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***Exhibit “T”***

**From:** Kilka, James  
**To:** "Maria Costa";  
**Subject:** RE: ADVANTA  
**Date:** Monday, September 13, 2010 2:56:00 PM  
**Attachments:** @

This message has been archived.

Maria,

Since your last client addition, Experian has updated policies around who we allow this sort of access to. We have two agreements attached to this email. One needs to be signed by CardWorks and ADVANTA and one needs to be completed by you.

Once I have these I will try to move them thru as fast as I can to get you access.

Call me with any questions.

James

From: Kilka, James  
Sent: Monday, September 13, 2010 10:29 AM  
To: 'Maria Costa'  
Subject: RE: ADVANTA

Maria,

Can you tell me what functions CardWorks will perform for

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ADVANTA? I am getting help from our Membership area and I want to be sure that we set you guys up right. Will you be reporting data on their behalf as part of the services you provide?

James

From: Kilka, James  
Sent: Monday, September 13, 2010 8:29 AM  
To: Maria Costa  
Subject: RE: ADVANTA

Maria,

Sorry, I misunderstood the question. Let me get to work on seeing what I need to do to get you access. I will work on it this morning.

James

From: Maria Costa [mailto:Maria.Costa@cardworks.com]  
Sent: Sunday, September 12, 2010 3:26 PM  
To: Kilka, James  
Subject: RE: ADVANTA

I all ready access to E-Oscar for ADVANTA what I need is access to be able to pull to pull BULLS-EYE for ADVANTA .

Does Experian offer this service?

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Thanks

Maria Costa

Director of Credit

CardWorks Servicing, LLC.

(W) 516-576-0404 ext 2224

(C) 516-503-0079

(F) 516-576-0422

Maria.Costa@cardworks.com

From: Kilka, James [REDACTED]  
Sent: Friday, September 10, 2010 8:58 PM  
To: Experian E-Oscar  
Cc: Maria Costa  
Subject: RE: ADVANTA

Maria,

I am sorry I missed your call today. I took the day off but forgot to turn on the out of office message. I am sending your request for help to out in house E-OSCAR experts. I believe they can walk your company's E-OSCAR Administrator thru getting access to the subcode for ADVANTA.

E-OSCAR Folks,

If I need to do anything from my end to help them get this taken care of, please let me know.

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Regards,

James Kilka  
Experian  
Account Executive

[REDACTED] Phone  
[REDACTED] Cell  
[REDACTED] Fax  
[REDACTED]

From: Maria Costa [mailto:Maria.Costa@cardworks.com]  
Sent: Friday, September 10, 2010 3:41 PM  
To: Kilka, James  
Subject: ADVANTA  
Importance: High

Hello James-

I just left you a voice message I need to be able to pull BULLS EYE'S reports on the following subscriber code.

o Experian subscriber code: 1435480

I need this done asap please-

Thank you

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Maria Costa

Director of Credit

CardWorks Servicing, LLC.

(W) 516-576-0404 ext 2224

(C) 516-503-0079

(F) 516-576-0422

Maria.Costa@cardworks.com

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**Attachments:**

AgencyAddendumwFICOClientPays.doc

(47 KB)

AgentThird Party Processor App.pdf

(20 KB)

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EXPDRH000168

**From:** Maria Costa  
**To:** Kilka, James;  
**Subject:** RE: FDIC/ABC Letter  
**Date:** Tuesday, October 05, 2010 4:01:50 PM

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Awesome!

**Maria Costa**  
**Director of Credit**  
**CardWorks Servicing, LLC.**  
(W) 516-576-0404 ext 2224  
(C) 516-503-0079  
(F) 516-576-0422  
Maria.Costa@cardworks.com

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**From:** Kilka, James [REDACTED]  
**Sent:** Tuesday, October 05, 2010 4:01 PM  
**To:** Maria Costa  
**Subject:** RE: FDIC/ABC Letter

I will try this out. I am on the phone and will be until 4:30. As soon as I am off, I will send this over.

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**From:** Maria Costa [mailto:Maria.Costa@cardworks.com]  
**Sent:** Tuesday, October 05, 2010 3:56 PM  
**To:** Kilka, James  
**Subject:** FW: FDIC/ABC Letter  
**Importance:** High

James, I hope this helps.

**Maria Costa**  
**Director of Credit**  
**CardWorks Servicing, LLC.**  
(W) 516-576-0404 ext 2224  
(C) 516-503-0079  
(F) 516-576-0422  
Maria.Costa@cardworks.com

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**From:** Brian Bennett - NY  
**Sent:** Monday, October 04, 2010 1:52 PM  
**To:** Mabel Goonan

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**Cc:** Sharon Hill; Gina Bennett; Maria Costa  
**Subject:** FDIC/ABC Letter

Mabel,

I had sent Mike N a letter last week which contained the information that TU had requested from us on the background of the ABC dissolution and why CWS needs access to ABC's bureaus/trade lines. Mike has advised that the FDIC will not be signing any additional paperwork in regards to the transfer of servicing and that this document issued by them should suffice to any concerned parties as to who we are and why we need what we need.

Thanks,  
Brian

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From: Brian Bennett - VP  
 To: Mike James  
 cc: Gina Bennett, Cosier, Kathy,  
 Maria Costa  
 Subject: RE: FDIC/ABC Letter  
 Date: Tuesday, October 19, 2010 3:47:05 PM  
 Attachments: 7-20-2010 Notice to Holders Advanta.pdf

James,

I also wanted to send over two docs that we have recently received. The attached PDF is the notification that was sent to ABC cardholders advising them of the termination of ABC as the servicer of their accounts and notifying them of CWS assuming the servicing of their accounts. Below is a letter signed by representatives of the FDIC, CWS and the former ABC advising Experian of their desire to allow CWS to interact with the credit bureau to obtain access and make changes as needed in order to support the ABC accounts serviced by CWS.

Thanks,  
 Brian

# CardWorks

October 4, 2010

Kathy Cosier  
 Experian  
 P.O. Box 2104  
 Allen, TX 75013-2104

Dear Kathy,

This letter will formally document the dissolution of Advanta Bank Corp (ABC) and the assumption of all servicing duties for the ABC originated accounts by Cardworks Servicing (CWS) effective 8/1/10. ABC was shut down by the State of Utah Department of Financial Institutions and the FDIC was appointed as Receiver in March 2010. The FDIC and asset owners of the portfolio needed to identify a long term servicing solution for this portfolio. Cardworks was selected to perform all aspects of servicing this portfolio as ABC had previously done.

Within the portfolio structure there are presently just over 3.1 million accounts. Of these, Cardworks is seeking to modify the trade line descriptor from Advanta Bank Corp. to display as Advanta Credit Cards on approximately 2.7 million accounts. One of the primary servicing tasks that we need to accomplish is to segment off ABC accounts that have been sold to other 3<sup>rd</sup> parties and are not part of the portfolio that CWS is servicing. In our conversation last week, you mentioned that the best way to accomplish this would be to establish a new Reporting Code for the CWS serviced accounts. We would like for this new code to report on the consumers' trade line as Advanta Credit Cards.

Below you will find signatures from authorized representatives of the following entities, the FDIC as Receiver for Advanta Bank Corp, a former Advanta Bank Corp employee (currently assisting the FDIC with the operational transition) and Cardworks Servicing indicating their desire to allow CWS to contact and work with Experian as an Issuer would so that we can effectively and efficiently service the ABC MasterCard Portfolio and their consumers.

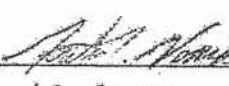
If I can be of any further assistance, if you have any questions, or if you need any additional information, please do not hesitate to contact me at (515) 576-0404 x2202.

Thank You for your assistance,

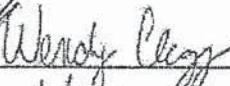
Brian Bennett  
 VP Operational Risk  
 Cardworks Servicing

Signature

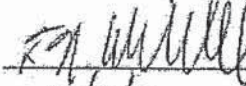
Date

  
 10-5-10

Cardworks Authorization

  
 10/4/10

Former ABC Authorization

  
 10/4/10

FDIC as Receiver for ABC Authorization

EXPDPREH000243

**From:** Gina Bennett  
**To:** Kilka, James;  
**cc:** Mabel Goonan; Brian Bennett - NY;  
**Subject:** RE: Experian - ADVANTA Trade Reporting  
**Date:** Thursday, November 04, 2010 10:35:15 AM

---

James,  
The owner of the Advanta accounts is Vion Holdings II LLC.  
Thanks,  
Gina

**CardWorks**

GinaMarie G Bennett  
PH: (516) 576-0404 x2820  
FX: (516) 576-1064

---

**From:** Kilka, James [REDACTED]  
**Sent:** Monday, November 01, 2010 1:50 PM  
**To:** Gina Bennett  
**Cc:** Mabel Goonan; Brian Bennett - NY  
**Subject:** RE: Experian - ADVANTA Trade Reporting

Gina,

I am engaged with the membership area trying to ensure that you guys get the access to the accounts that you need to and one question that came up is who is the current owner of the ADVANTA accounts?

You mentioned a "Trust"...do we have a contact at whomever that truly is?

James

---

**From:** Kilka, James  
**Sent:** Friday, October 29, 2010 12:07 PM  
**To:** Gina Bennett  
**Cc:** Mabel Goonan; Brian Bennett - NY  
**Subject:** RE: Experian - ADVANTA Trade Reporting

Gina,

I will confirm the name change. The one issue that I need to work thru really brings us full circle, is to get you access to the subcode so you can handle disputes

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and have access to Bullseye to view the trades you are servicing. Are these trades still going to be updated by someone on an ongoing basis? Is the Advanta trust going to be the ones to handle reporting? It seems that you will act as an agent, a servicing agent. That ties us back to the form that I provided to Maria at the beginning of this all.

I am going to see how far the letter from the FDIC will get me and I will get back to you. In the meantime, if you can answer any of the questions above, that would be great.

Regards,  
James

---

**From:** Gina Bennett [mailto:Gina.Bennett@cardworks.com]  
**Sent:** Friday, October 29, 2010 10:58 AM  
**To:** Kilka, James  
**Cc:** Mabel Goonan; Brian Bennett - NY  
**Subject:** RE: Experian - ADVANTA Trade Reporting

James,  
We want the subscriber code to remain in the Advanta company ID. CardWorks does not own the accounts, they are owned by an Advanta trust. All we need is to change the trade line to Advanta Credit Cards with the address and contact info given below. I believe that is what Lin did. Can you confirm on the original Advanta subcode 1435480?  
Thank you,  
Gina

**CardWorks**

GinaMarie G Bennett  
PH: (516) 576-0404 x2820  
FX: (516) 576-1064

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**From:** Kilka, James [REDACTED]  
**Sent:** Thursday, October 28, 2010 9:32 AM  
**To:** Gina Bennett  
**Subject:** RE: Experian - ADVANTA Trade Reporting

Gina,

The subcode you provided is still under ADVANTA's company ID. I called Lin to see

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**From:** Brian Bennett - NY  
**To:** Kilka, James; Gina Bennett;  
**cc:** Mabel Goonan;  
**Subject:** RE: Experian - ADVANTA Trade Reporting  
**Date:** Friday, November 12, 2010 10:28:36 AM

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Thanks James, I will get this back to you now.

---

**From:** Kilka, James [REDACTED]  
**Sent:** Thursday, November 11, 2010 5:05 PM  
**To:** Gina Bennett  
**Cc:** Mabel Goonan; Brian Bennett - NY  
**Subject:** RE: Experian - ADVANTA Trade Reporting

Gina,

Can you have Brian sign the Agent line of this agreement and have Vion Holdings sign the other open area for Client. This should settle all of this and get you what you need.

Thank you for the patience on this.

You can fax it to me or email it, whichever is easier. My fax is [REDACTED]

James

---

**From:** Gina Bennett [mailto:Gina.Bennett@cardworks.com]  
**Sent:** Thursday, November 04, 2010 10:35 AM  
**To:** Kilka, James  
**Cc:** Mabel Goonan; Brian Bennett - NY  
**Subject:** RE: Experian - ADVANTA Trade Reporting

James,  
The owner of the Advanta accounts is Vion Holdings II LLC.  
Thanks,  
Gina

**CardWorks**

GinaMarie G Bennett  
PH: (516) 576-0404 x2820  
FX: (516) 576-1064

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EXPDPREH000213

James

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**From:** Brian Bennett - NY [mailto:Brian.Bennett@cardworks.com]  
**Sent:** Tuesday, November 16, 2010 12:20 PM  
**To:** Kilka, James  
**Cc:** Gina Bennett; Mabel Goonan; Michael Nowell  
**Subject:** Signed Letter by Vion & CWs

James,  
Here is the signed letter from both Vion and CWS. Just let me know if you need anything else.  
Thanks,  
Brian

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EXPDPREH000254

**From:** Brian Bennett - NY  
**To:** Kilka, James;  
**Subject:** RE: Signed Letter by Vion & CWs  
**Date:** Friday, January 07, 2011 5:20:37 PM

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James,

No problem these things happen over the holidays. Yes, CWS would be the only party servicing the accounts owned by Vion. I will let Vion know that the changes they requested to the 3<sup>rd</sup> Paragraph cannot be removed. I am going to be out on vacation next week. Being in fraud, I can't take time in December. Would it be ok if I had Vion contact you directly to work this out?

Thanks,  
Brian

---

**From:** Kilka, James [REDACTED]  
**Sent:** Friday, January 07, 2011 11:09 AM  
**To:** Brian Bennett - NY  
**Subject:** RE: Signed Letter by Vion & CWs

Brian,

I am sorry that this has slipped a bit. Here is the feedback from my legal person assigned to work with me on this project:

Paragraph #1 – Will Client's affiliate be the party solely providing services?

Para #2 – okay, can agree to.

Para #3 – cannot remove as agent is responsible for its agent's actions (just like we would be responsible for our subcontractors/3<sup>rd</sup> Parties).

*(In the first question, is CardWorks the only affiliate that will work this portfolio or will there be other businesses?)*

I reattached the copy that you originally provided with the changes.

James

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**From:** Brian Bennett - NY [mailto:Brian.Bennett@cardworks.com]  
**Sent:** Thursday, November 18, 2010 11:42 AM  
**To:** Kilka, James  
**Subject:** RE: Signed Letter by Vion & CWs

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EXPDRH000252

**From:** Kilka, James  
**To:** Brian Bennett - NY; Gina Bennett;  
Marla Costa;  
**Subject:** ADVANTA  
**Date:** Thursday, October 21, 2010 11:58:00 AM

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Hi Everyone,

Still working on my follow up. Today, your other subcodes show as "Spiegel/CWS", to consumers and creditors. Do you want the CWS on the end of the "ADVANTA Credit Cards"?

Also, would you categorize ADVANTA as Credit Cards – Finance Company...I am trying to label the subcode with KOB (Kind of Business) that is as close to accurate as we can be. If I am off on this, make a suggestion and I will locate the closest thing to it.

James Kilka  
Account Executive  
Experian Information Solutions



Tel - [REDACTED]  
Fax - [REDACTED]  
Cell - [REDACTED]

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EXPDRH000144



**From:** Brian Bennett - NY  
**To:** Kilka, James; Gina Bennett;  
Maria Costa;  
**Subject:** RE: ADVANTA  
**Date:** Thursday, October 21, 2010 12:38:45 PM

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James,  
Thanks again for putting the call together today. It was very helpful. No, we would not want CWS or Cardworks mentioned in the trade line, just Advanta Credit Cards.  
Thanks,  
Brian

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**From:** Kilka, James [REDACTED]  
**Sent:** Thursday, October 21, 2010 11:59 AM  
**To:** Brian Bennett - NY; Gina Bennett; Maria Costa  
**Subject:** ADVANTA

Hi Everyone,

Still working on my follow up. Today, your other subcodes show as "Spiegel/CWS", to consumers and creditors. Do you want the CWS on the end of the "ADVANTA Credit Cards"?

Also, would you categorize ADVANTA as Credit Cards – Finance Company...I am trying to label the subcode with KOB (Kind of Business) that is as close to accurate as we can be. If I am off on this, make a suggestion and I will locate the closest thing to it.

James Kilka  
Account Executive  
Experian Information Solutions



[REDACTED]  
Tel - [REDACTED]  
Fax - [REDACTED]  
Cell [REDACTED]

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EXPDRH000172